



Order Filed on January 30, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Jones & Jones
45 Essex Street
Hackensack, New Jersey 07601
(201) 487-3600
Attorneys for Spencer Savings
Bank, SLA

/s/VINCENT J. MASSA III, ESQ.
Vincent J. Massa III
Identification No. 1085

In Re:

Marianne McElroy and Robert M.
McElroy,

Debtor

CASE NO. 19-22958 CMG
CHAPTER 13
Hearing Date: 02/05/20
Judge: Hon. Christine M.
Gravelle, USBJ

**CONSENT ORDER RESOLVING MOTION
FOR RELIEF FROM
STAY AS TO REAL PROPERTY**

The relief set forth on the following pages numbered two (2) and three (3) is hereby **ORDERED**.

DATED: January 30, 2020

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Marianne McElroy and Robert M. McElroy
Case No.: 19-22958 CMG - Chapter 13
Caption of Order: **CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY AS TO REAL PROPERTY**

AND NOW, the Court finds that this matter being opened to the Court upon the motion of Jones & Jones (Vincent J. Massa III, Esq., appearing), attorneys for the secured party, Spencer Savings Bank, SLA ("Spencer"), with the consent of Norgaard, O'Boyle & Hannon (John O'Boyle, Esq., appearing), attorneys for the Debtors, Marianne McElroy and Robert M. McElroy, under Bankruptcy Code section 362 for relief from the automatic stay as to certain real property commonly known as 75 Baywood Boulevard, Brick, NJ 08723 (the "Property"), and for cause shown,

ORDERED AS FOLLOWS:

1. The mortgage payment due January 1, 2020, which remains unpaid, shall be paid on or before January 31, 2020 to Spencer. In default thereof, Spencer may apply immediately pursuant to paragraph 4 hereof for an Order Vacating Stay.

2. All subsequent monthly post-petition payments shall be addressed as follows:

Spencer Savings Bank, SLA
611 River Drive
River Drive Centre 3
Elmwood Park, NJ 07407
Attn: Michael Fatovic, A.V.P.

3. Spencer shall send monthly statements to Debtor each month indicating the amount of the post-petition payment to be made. The mailing of such statements shall not be a violation of the automatic stay provisions of the United States Bankruptcy Code.

4. In the event Debtor shall fail to pay within thirty (30) days of when due any future mortgage payment due Spencer, or fails to pay within thirty (30) days of when due thirty (30) days of when due any future payment provided for in paragraph 2 hereinabove, Spencer shall be entitled, seven (7) days after the filing and service to Debtor, Debtor's counsel and the Trustee of a Certification of Default, to an Order Vacating Stay as to Real Property.

5. That a copy of this Order be mailed to counsel for the Debtor and to the Trustee within 5 days of the date hereof.

We hereby consent to the form and substance of this Order:

JONES & JONES
Attorneys of Secured Creditor

DATED: January 29, 2020

/s/ VINCENT J. MASSA III _____
VINCENT J. MASSA III, ESQ.

Norgaard, O'Boyle & Hannon
Attorneys of Debtor

DATED: January 29, 2020

/s/ JOHN O'BOYLE _____
JOHN O'BOYLE, ESQ.